

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Monte D. Hindsman

Case No.: 19-15668

Judge:

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: \_\_\_\_\_

THE DEBTOR HAS FILED FOR RELIEF UNDER  
 CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: **MDH** \_\_\_\_\_ Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 350.00 Monthly\* to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings
- Other sources of funding (describe source, amount and date when funds are available):**Food Stamps, 401k Liquidation**

c. Use of real property to satisfy plan obligations:

- Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Kevin Fayette, Esquire KF1039</b>	<b>Attorney Fees</b>	<b>3,750.00</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- None

The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### **Part 4: Secured Claims**

##### **a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### **b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### **c. Secured claims excluded from 11 U.S.C. 506: ■ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### **d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan □ NONE**

The following secured claims are unaffected by the Plan:

Creditor	Wells Fargo Home Mortgage
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**g. Secured Claims to be Paid in Full Through the Plan ■ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims ■ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases X NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions X NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal* and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is, ■ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: 3/20/19.

Explain below <b>why</b> the plan is being modified: <b>Debtor has received court approval for loan modification</b>	Explain below <b>how</b> the plan is being modified: <b>Debtor has received court approval for loan modification</b>
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Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$350.00 per month for 12 months, then \$350.00 per month for 24 months

**Student Loan to be paid outside the plan as long-term debt**

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 2, 2020

/s/ Monte D. Hindsman

Monte D. Hindsman

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date April 2, 2020

/s/ Kevin Fayette, Esquire KF1039

Kevin Fayette, Esquire KF1039

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8  
United States Bankruptcy Court  
District of New JerseyIn re:  
Monte D. Hindsman  
DebtorCase No. 19-15668-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 45

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db +Monte D. Hindsman, 100 Sandbar Road, Egg Harbor Township, NJ 08234-8117  
 aty +Phelan Hallinan Diamond & Jones, 400 Fellowship Rd, Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 lm Wells Fargo Home Mortgage, POB 10368, Des Moines, IA 50306-0368  
 518131391 +American Web Loan, 2128 N. 14th Street, Suite 1 #130, Ponca City, OK 74601-1831  
 518131397 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 518170256 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 518171670 +Fifth Third Bank, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518131402 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055  
 518184138 +Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408  
 518131409 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
 518131411 +Peoples Transport Fcu, 136 W Kings Hwy, Mount Ephraim, NJ 08059-1343  
 518131412 Phelan Hallinan Diamond & Jones P.C., 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437  
 518131414 The Forster Group A/P/O HSBC Card Ser., C/O Forster, Garbus & Garbus, 100 Davidson Avenue, Suite 311, Somerset, NJ 08873-1312  
 518177671 +WELLS FARGO BANK, N.A., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 518242084 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 518131417 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 04 2020 01:58:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Apr 04 2020 01:58:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518269372 +E-mail/Text: bnc@atlasacq.com Apr 04 2020 01:57:30 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 518131392 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Apr 04 2020 01:58:47 Bankcard Services, P.O. Box 205458, Dallas, TX 75320-5458  
 518131394 +E-mail/Text: clientrep@capitalcollects.com Apr 04 2020 01:58:45 CCS, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150  
 518131393 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2020 02:05:29 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518158135 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Apr 04 2020 02:08:20 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518131395 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 04 2020 01:57:50 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 518131396 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 04 2020 01:57:51 Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518131398 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Apr 04 2020 01:58:36 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 518131399 +E-mail/PDF: pa\_dc\_ed@navient.com Apr 04 2020 02:07:15 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635  
 518131401 E-mail/Text: bknnotice@ercbpo.com Apr 04 2020 01:58:11 ERC, P.O. Box 23870, Jacksonville, FL 32241-3870  
 518131403 +E-mail/Text: Banko@frontlineas.com Apr 04 2020 01:58:43 Frontline Asset Strategies, LLC., 2700 Snelling Ave., N, Suite 250, Saint Paul, MN 55113-1783  
 518131404 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Apr 04 2020 01:58:47 Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314  
 518140966 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 04 2020 02:07:17 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518131405 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 04 2020 02:07:40 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497  
 518163941 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Apr 04 2020 02:06:57 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 518131406 +E-mail/Text: bknnotices@mbandw.com Apr 04 2020 01:58:24 McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807  
 518131407 +E-mail/Text: bankruptcydpt@mcmg.com Apr 04 2020 01:58:06 Midland Credit Management, INC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 518131408 +E-mail/PDF: pa\_dc\_claims@navient.com Apr 04 2020 02:07:17 Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518267705 E-mail/PDF: pa\_dc\_claims@navient.com Apr 04 2020 02:05:36 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 518270106 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2020 02:07:25 Portfolio Recovery Associates, LLC, c/o Bj's, POB 41067, Norfolk VA 23541  
 518131410 E-mail/PDF: gecscedi@recoverycorp.com Apr 04 2020 02:06:53 Paypal Buyer Credit, P.O. Box 960080, Orlando, FL 32896-0080

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Apr 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518255427 E-mail/Text: bnc-quantum@quantum3group.com Apr 04 2020 01:57:59  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
518131413 +E-mail/Text: Supportservices@receivablesperformance.com Apr 04 2020 01:58:34 RPM,  
20816 44th Ave W, Lynnwood, WA 98036-7799  
518131415 +E-mail/Text: bankruptcydepartment@tsico.com Apr 04 2020 01:58:32 Transworld Systems Inc,  
Attn: Bankruptcy, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733  
518253162 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 04 2020 02:10:13 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518131416 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 04 2020 01:57:18  
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518267728\* Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635  
518131400 ##+DNF Associates, LLC., 352 Sonwil Drive, Cheektowaga, NY 14225-5520

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 2, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin C. Fayette on behalf of Debtor Monte D. Hindsman kfayette@kevinfoylette.com  
Kevin Gordon McDonald on behalf of Creditor Fifth Third Bank kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6